

## Bank Holding Company Performance Report June 30, 2012

BHC Name \_HUDSON CITY BANCORP, INC.

City/State PARAMUS, NJ

## **Bank Holding Company Information**

RSSD Number: 2367556	-							
Federal Reserve District: 3								
Consolidated Assets (\$000): 42,961,040								
Peer Group Number: 1 Number in Peer Group: 92								
Number of Bank Subsidiaries:								
Peer Group Number	Description							
1 Consolidated assets	equal to or greater than \$10 billion							

- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- Consolidated assets between \$500 million and \$1 billion
- Consolidated assets less than \$500 million (starting March 2006 includes former
- Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- Consolidated assets less than \$150 million (valid only prior to March 2003)
- Atypical and second-tier bank holding companies

#### ADDRESS:

HUDSON CITY BANCORP, INC. WEST 80 CENTURY ROAD PARAMUS, NJ 07652

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BHC Name HUDSON CITY BANCORP, INC.			
RSSD Number 2367556			
City/State PARAMUS, NJ	ED Diet. 3	Door: 1	_

## **Summary Ratios**

	06/30/2012		06/30/2011		12/31/2011			12/31/2010			•	9	
Average assets (\$000)	4	4,242,595										•	
Net income (\$000)		145,263											
Number of BHCs in peer group		92				, and the second	, and the second			, and the second			

Number of BHCs in peer group		92												
	BHC	Peer 1_ Pct	ВНС	Peer _	- Pct	ВНС	Peer _	. Pct	BHC	Peer _	_ Pct	ВНС	Peer	_ Pct
EARNINGS AND PROFITABILITY				•			•			•				
PERCENT OF AVERAGE ASSETS:										_				
Net interest income (TE)	2.07	2.86 22												
+ Non-interest income	0.03	1.88 2												
- Overhead expense	0.79	3.35 1												
– Provision for loan and lease losses	0.23	0.31 47												
+ Securities gains (losses)	0.00	0.03 29												
+ Other tax equiv adjustments	0.00	0.00 44												
= Pretax net oper income (TE)	1.08	1.24 38												
Net operating income	0.66	0.81 36									$\Box$			
Net income	0.66	0.81 36												
Net income (sub S adjusted)		0.10												
PERCENT OF AVG EARNING ASSETS:														
Interest income (TE)	4.12	4.05 53												
Interest expense	1.97	0.74 96												
Net interest income (TE)	2.15	3.26 16												
1101 1101 110 (12)				•			•							
LOSSES, ALLOW, AND PAST DUE + NONACCR:														
Net Ln&Ls losses / Avg loans & leases	0.25	0.78 23									$\Box$			
Earnings coverage of net losses (X)	8.05	9.65 72									$\neg$			
Ln&Ls allowance / Total Lns&Ls not held-for-sale		1.71 20												
Ln&Ls allowance / Total loans & leases	1.02	1.68 20									$\Box$			
Nonaccr Lns&Ls + ORE / Lns&Ls + ORE	3.60	2.21 82												
30–89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001)	2.12	0.78 93												
LIQUIDITY AND FUNDING:							<u>'</u>			•				
Net noncore funding dependence	40.33	18.65 84												
Net ST noncore funding dependence		0.75 93												
Net loans and leases/total assets		55.03 62												
CAPITALIZATION:		·			· l		•	•		•				
Tier 1 leverage ratio		9.47									$\Box$			
Equity capital / Total assets	10.86	11.18 49												
Equity capital + minority int/total assets	10.86	11.48 45									$\neg$			
Tier 1 Common Eg Cap / T RWA		11.78									$\neg$			
Net Loans&Ls / Equity capital (X)	6	4.92 70												
Cash dividends / Net income	54.64	23.38 86									$\Box$			
Cash dividends / Net income (sub S adj)		-32.84									$\neg$			
Retained earnings / Avg equity cap	2.84	5.49 25												
GROWTH RATES:	,	,		•			<u>'</u>			<u>'</u>				
Assets		4.34												
Equity capital		7.02												
Net loans and leases		6.43												
Noncore funding		-6.35												
PARENT COMPANY RATIOS:	0.00	2.82 34					T			T	$\neg$			
Short-term debt / Equity capital	· <u> </u>	13.85 19			+		+	+			+		<del>                                     </del>	+
Long-term debt / Equity capital		106.38 11			+		+	+-		1	+		<del>                                     </del>	+
Equity investment in subs / Equity cap	104.66	166.80 39					+				+			+
Cash FR op + noncash + op exp / Op exp + div	. 104.00	100.00[ 39]												

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BHC Name HUDSON CITY BANCORP, INC.			_
RSSD Number			
City/State PARAMUS, NJ	FR Dist <sup>. 3</sup>	Peer 1	

## Income Statement—Revenues and Expenses

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent	Change
(\$000)		1 1			1 1 1	1-yr	5-yr
Interest and fees on loans	679,475	-					
Income from lease financing receivables	0						
Fully taxable income on loans and Is							
Tax exempt income on loans and Is							
Est tax benefit on inc on loans & ls							
Income on loans and leases (TE)							
Investment interest income (TE)							
Interest on due from depository inst							
Interest income on other earning assets							
Total interest income (TE)							
Total interest income (TE)	·····						•
Interest on time deposits of \$100K or more	40,519						
Interest on time deposits < \$100K							
Interest on foreign office deposits							
Interest on other deposits							
Interest on other borrowings & trad liab							
Interest on sub debt & mand conv sec							
Total interest expense							
Total interest expense							
Net interest income (TE)	458,371						
Non-interest income							
Adjusted operating income (TE)							
Adjusted operating income (TE)							
Overhead expense	175,169						
Provision for loan and lease losses							
Securities gains (losses)							
Other tax equivalent adjustments							
Pretax net operating income (TE)	238,913						
Fretax het operating income (TE)							
Applicable income taxes	93,650						
Tax equivalent adjustments							
Applicable income taxes (TE)							
Minority interest							
Net operating income							
Net extraordinary gains (losses)							
Net income	110,200						-
MEMODANDA							
MEMORANDA:	145,263						
Net inc–BHC & noncontrol (minourity) int							
Investment securities income (TE)							
U.S. Treasury and agency sec (excl MBS)							
Mortgage-backed securities					+		<del>                                     </del>
All other securities	3,418						_
	79.369						
Cash dividends declared				-			-
Common					+		-
Preferred			1	1	1		I

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number 2367556		
City/State PARAMUS, NJ	FR Diet: 3	Peer 1

## **Relative Income Statement and Margin Analysis**

		30/2012		30/2011		12/	31/2011		12/	31/2010		12/	31/2009	
	BHC	Peer 1 Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PERCENT OF AVERAGE ASSETS:														
Interest income (TE)	3.98	3.56 72											1	
Less: Interest expense	1.90	0.66 96												
Equals: Net interest income (TE)	2.07	2.86 22												
Plus: Non-interest income	0.03	1.88 2											i	$\top$
Equals: Adj operating income (TE)	2.10	4.80 4												$\top$
Less: Overhead Expense	0.79	3.35 1											ī	$\top$
Less: Provision for loan & lease losses	0.23	0.31 47											i	$\top$
Plus: Realized G/L on HTM securities	0.00	0.00 52												$\top$
Plus: Realized G/L on AFS securities	0.00	0.03 29												$\top$
Plus: Other tax equiv adjustments	0.00	0.00 44												1
	1.08	1.24 38												$\top$
Equals: Pretax net oper income (TE)	1.00	1.21 00												$\perp$
Local Applicable income toyes (TE)	0.42	0.42 56			T									$\top$
Less: Applicable income taxes (TE)	0.00	0.01 35											<u> </u>	+
Less: Minority interest	0.66	0.81 36			+ +									+
Equals: Net operating income	0.00	0.01   30												_
Diver Net extremellar multipare	0.00	0.00 50								I				
Plus: Net extraordinary items	0.66	0.81 36			+ +									+
Equals: Net income	0.00	0.75			+						+ +			+
Memo: Net income (last four qtrs)	0.66	0.82 36			+									+
Net inc-BHC & noncontrol (minority) interest	0.00	0.82   36												$\perp$
MARGIN ANALYSIS:	00.00	89.76 91			_					ı				-
Avg earning assets / Avg assets	96.60				+									+
Avg int-bearing funds / Avg assets	1.10	68.08			+									+
Int income (TE) / Avg earning assets	4.12	4.05 53									-			+
Int expense / Avg earning assets	1.97	0.74 96												+
Net int inc (TE) / Avg earning assets	2.15	3.26   16												$\perp$
YIELD OR COST:										Г				
Total loans and leases (TE)	4.76	5.08 38												$\perp$
Interest-bearing bank balances	0.31	0.32 62			$\perp$									
Fed funds sold & reverse repos	0.00	0.35 11												$\perp$
Trading assets		1.59											<b></b>	
Total earning assets	4.12	3.99 53												$\perp$
Investment securities (TE)	2.77	2.76 54											<b></b>	$\perp$
U.S. Treasury & agency sec (excl MBS)	11.88	1.63 98												$\perp$
Mortgage-backed securities	2.80	2.81 53											ļ	
All other securities	1.89	4.11 20												
Interest-bearing deposits	1.05	0.54 89												
Time deposits of \$100K or more	1.55	1.21 74											1	
Time deposits < \$100K	1.46	1.29 70											1	
Other domestic deposits	0.54	0.30 86												
Foreign deposits		0.49											1	
		· ·												
Fed funds purchased and repos	3.90	0.86 91												$\top$
Other borrowed funds & trading liab	4.18	2.48 82												$\top$
All interest-bearing funds		0.96												$\top$
, ii moroot ooding fundo	·						1							

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Net servicing fees .....

Net securitization income.....

Net gain (loss) - sales Ins, OREO, oth.....

Other non-interest income

Overhead less non-interest income.....

Appl inc taxes / Pretax NOI (TE) .....

Appl inc tax + TE / Pretax NOI + TE.....

	06/3	30/2012		06/30/2011		12/	/31/2011		12/31/2010			12/31/200			
NON-INTEREST INCOME & EXPENSES: (\$000)			744												
Total non-interest income			5,711												
Fiduciary activities income			0												
Service charges on dep accts - domestic			1,221												
Trading revenue			0												
Investment banking fees and commissions			0												
Insurance activities revenue			0												
Venture capital revenue			0												
Net servicing fees			-												
Net securitization income			0												
Net gain (loss) - sales of Ins, OREO, oth			0												
Other non-interest income			1,490												
Total overhead expenses			5,169												
Personnel expense			2,543												
Net occupancy expense		1.	7,201												
Goodwill impairment losses			0												
Amortization exp & impairmt loss (oth)			0												
Other operating expenses		95	5,425												
Fee income on mutual funds & annuities			0												
MEMORANDA:															
Assets under mgmt proprty mut fnds & annuit			0												
Number of equivalent employees			1,599												
Average personnel expense per employee			39.11												
Average assets per employee		27,66	58.91												
	ВНС	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Po
ANALYSIS RATIOS:	ВПС	reel —	FUL	ВПС	reel	FCI	ВПС	reel_	FCI	ВПС	reel_	IFCL	БПС	reel —	ĮF.
Mutual fund fee inc / Non-int income	0.00	3.63	7					1	T						
Overhead exp / NII + non-int income		68.95													
PERCENT OF AVERAGE ASSETS:						•			-			<u>'</u>			
Total overhead expense	0.79	3.35	1			П						T			T
Personnel expense		1.51	1												
Net occupancy expense		0.34													
Other operating expenses		1.49													
Overhead less non-interest income		1.33	21												
PERCENT OF ADJ OPER INCOME (TE):						•			_						
Total overhead expense	37.75	68.30	2						Т						T
		32.11													
	0.74	7.42													
Personnel expense											<b>†</b>				+
Net occupancy expense		28.27	26												
Net occupancy expense Other operating expenses	20.56														
Net occupancy expense Other operating expenses Total non-interest income	20.56 1.23	37.02	2												
Net occupancy expense Other operating expenses Total non-interest income Fiduciary activities income	20.56 1.23 0.00	37.02 2.20	2 14												
Net occupancy expense	20.56 1.23 0.00 0.26	37.02 2.20 4.53	2 14 16												
Net occupancy expense Other operating expenses Total non-interest income Fiduciary activities income Serv charges dom deposit accts Trading revenue	20.56 1.23 0.00 0.26 0.00	37.02 2.20 4.53 1.59	2 14 16 22												
Net occupancy expense Other operating expenses Total non-interest income Fiduciary activities income Serv charges dom deposit accts Trading revenue Investment banking fees & commissns	20.56 1.23 0.00 0.26 0.00 0.00	37.02 2.20 4.53 1.59 4.61	2 14 16 22 6												
Net occupancy expense Other operating expenses Total non-interest income Fiduciary activities income Serv charges dom deposit accts Trading revenue	20.56 1.23 0.00 0.26 0.00 0.00 0.00	37.02 2.20 4.53 1.59	2 2 14 16 16 22 6 8												

0.00

0.00

0.00

0.97

36.51

39.20

39.20

0.68 21

0.00 46

1.48 35

10.67 5 30.99 55

28.95 93

32.92 86

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number 2367556		
City/State PARAMUS, NJ	FR Dist: 3	Peer: <u>1</u>

#### **Assets**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percen	t Change
(\$000)	30/30/2012	00,00,2011	12/01/2011	12/01/2010	12/01/2000	1-yr	5-yr
Real estate loans	28,250,232	•					
Commercial and industrial loans	11,857						
Loans to individuals	21,583						
Loans to depository inst & oth banks accept	0						
Agricultural loans	0						
Other loans and leases	17						
Less: Unearned income	0						
Loans & leases, net of unearned income	28,283,689						
Less: Allow for loan & lease losses	287,901						
Net loans and leases	27,995,788						
Debt securities over 1 year	10,034,936						
Mutual funds and equity securities	7,494						
Subtotal	38,038,218						
Interest-bearing bank balances	648,644						
Federal funds sold & reverse repos	26,093						
Debt securities 1 year or less	2,651,877						
Trading assets	0						
Total earning assets	41,364,832						
Non-int cash and due from dep inst	130,769						
Premises, fixed assets, & cap leases	74,313						
Other real estate owned							
Invest in unconsolidated subsidiaries	0						
Intangible and other assets	1,350,558						
Total assets	42,961,040						
Quarterly average assets							
Average loans and leases (YTD)	28,532,776						
,							
MEMORANDA:							
Loans held-for-sale	0						
Loans not held-for-sale	28,283,689						
RE loans secured by 1-4 family	28,208,302						
Commercial real estate loans	41,930						
Construction and land development	4,170						
Multifamily	7,259						
Nonfarm nonresidential	30,501						
RE loans secured by farmland	0						
Total investment securities	12,694,307						
U.S. Treasury securities	0						
U.S. agency securities (excl MBS)	39,011						
Municipal securities	0						
Mortgage-backed securities	12,237,706						
Asset-backed securities	0						
Other debt securities	410,096						
Mutual funds and equity securities							
Available-for-sale securities							
U.S. Treasury securities	0						
U.S. agency securities (excl MBS)	0						
Municipal securities	0						
Mortgage-backed securities	8,680,737						
Asset-backed securities	0						
Other debt securities	410,096						1
Mutual funds and equity securities							
Held-to-mat sec appreciation (depr)							1
Available-for-sale sec appr (depr)	193,127						
Structured notes, fair value	0						$\vdash$
Pledged securities	8,926,500						
i loagoa doodiilioo	5,525,500		1	1	-		

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RSSD Number 2367556		
City/State PARAMUS, NJ	ED Diet: 3	Poor: 1

# Liabilities and Changes in Capital

1	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent	Change
(\$000)						1-yr	5-yr
Demand deposits	617,344	<u> </u>					
NOW, ATS and transaction accounts	2,235,549						
Time deposits (excl brokered dep) < \$100K	8,098,670						
MMDA and other savings accounts	8,435,403						
Other non-interest-bearing deposits	0						
Core deposits	19,386,966						
Time deposits of \$100K or more	5,257,582						
Foreign deposits	0						
Federal funds purchased and repos	6,950,000						
Secured federal funds purchased	0						
Commercial paper	0						
Other borrowings w/rem mat of 1 yr or less	1,023,410						
Other borrowings w/rem mat over 1 year	5,451,593						
Brokered deposits < \$100K	0						
Noncore funding	18,682,585						
Trading liabilities	0						
Subordinated notes and debentures + TPS	0						
Other liabilities	227,876						
Total liabilities	38,297,427						
Minority interest	171						
EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus)	0						
Common stock	7,415						
Common surplus	4,725,363						
Retained earnings	1,774,138						
Less: Treasury stock	0						
Accumulated other comprehensive income	66,272						
Other equity capital components	-1,909,746					_	
Total equity capital	4,663,442						
	40.004.040						
Total liabilities and capital	42,961,040						
MEMORANDA:	047.044						I
Non-interest-bearing deposits	617,344 24,027,204					+	
Interest-bearing deposits	24,027,204					+	
Total deposits	24,044,348					+	
LT debt that reprices in 1 year	4,663,613						
Eq cap & noncontrol (minority) interest	4,003,013						
CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended	4,560,440						
Accounting restatements	4,300,440						
Net income							
Net sale of new perpetual preferred stock	0						
Net sale of new common stock							
Chgs incident to mergers and absorptions	•						
Less: Dividends declared	79.369						
Change in other comprehensive income							
Sale of Treasury stock							
Less: Purchase of Treasury stock	-						
Changes in debit to ESOP liability	3,003						
Other adjustments to equity capital	-						
Equity capital, ending balance	•						
	4,000,442		1	1	1		

BHC Name HUDSON CITY BANCORP, INC.		
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## **Percent Composition of Assets**

	06/3	30/2012	06/30/2011		12/31/2011			12/31/2010			12/31/2009			
	BHC	Peer 1 Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PERCENT OF TOTAL ASSETS:		'								•				
Real estate loans	65.76	31.99 94												
Commercial and industrial loans	0.03	10.47 7												
Loans to individuals	0.05	4.62 9												
Loans to depository institutions and other bank acceptances	0.00	0.11 26												
Agricultural loans	0.00	0.11 18												
Other loans and leases	0.00	3.68 5												
Net loans and leases	65.17	55.03 62												
Debt securities over 1 year	23.36	16.61 79												
Mutual funds and equity securities	0.02	0.15 35												
Subtotal	88.54	73.41 89												
Interest-bearing bank balances	1.51	4.59 27												
Federal funds sold & reverse repos	0.06	1.14 62												
Debt securities 1 year or less	6.17	3.14 80												
Trading assets	0.00	1.51 12												
Total earning assets	96.28	87.61 96												
Non-int cash and due from dep inst	0.30	1.28 7												
The first occurrence and add from dop moderning.														
Other real estate owned	0.09	0.28 34												
All other assets	3.41	10.98 3												
MEMORANDA:														
Short-term investments	7.74	10.43 52												
U.S. Treasury securities	0.00	0.59 11												
U.S. agency securities (excl MBS)	0.09	1.42 33												
Municipal securities	0.00	1.14 5												
Mortgage-backed securities	28.49	12.72 89												
Asset-backed securities	0.00	0.57 19												
Other debt securities	0.95	1.10 65												
Loans held-for-sale	0.00	0.59 6												
Loans not held-for-sale	65.84	54.97 62												
RE loans secured by 1–4 family	65.66	16.04 97												
Revolving	0.29	3.36 19												
Closed-end, sec by first liens	65.09	11.51 97												
Closed-end, sec by junior liens	0.27	0.62 35												
Commercial real estate loans	0.10	13.68 8												
Construction and land dev	0.01	1.74 11												
Multifamily	0.02	1.65 12												
Nonfarm nonresidential	0.07	9.89 11												
RE loans secured by farmland	0.00	0.24 17												

BHC Name HUDSON CITY BANCORP, INC.		
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## **Loan Mix and Analysis of Concentrations of Credit**

	06/30/2012		06/30/2011			12/31/2011		12/31/2010			12/31/200		9	
	BHC	Peer 1 Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
LOAN MIX, PERCENT OF GROSS LOANS & LEASES:	20	1 00: =   1 0:			1.00			1. 01			1. 01			1.01
Real estate loans	99.88	56.15 97			T			T			T			$\top$
RE loans secured by 1–4 family		28.29 97												$\top$
Revolving		5.97 16												$\top$
Closed-end		21.69 98												$\top$
Commercial real estate loans		23.57 6												+
		2.96 9												+
Construction and land dev		0.49 10												+
1–4 family		2.40 10												+
Other		2.92 9												+
Multifamily		17.09 9												+
Nonfarm nonresidential	****	6.03 16												+
Owner-occupied		10.08 11												+
Other		0.44 17						1 1						+
RE loans secured by farmland		0.35 26			+ +			1 1					<del>                                     </del>	+
Loans to depository institutions and other bank acceptances		18.81 4						+ -					<del>                                     </del>	+
Commercial and industrial loans		8.74 8						+ - 1					<del></del>	+
Loans to individuals		2.11 20						+ +					<del></del>	+
Credit card loans		0.20 18												+
Agricultural loans		9.20 5			+ +			+						+
Other loans and leases		9.20 5						4						$\perp$
LOAN & LEASE PERCENT OF TOTAL RISK BASED CAPITAL:		000.00						1		I	1			-
Real estate loans		302.30												+
RE loans secured by 1–4 family		140.78			+			+					<del> </del>	+
Revolving		33.91			+ +									+
Closed-end		104.61			+ +								<del></del>	+
Commercial real estate loans		147.93						+					<del></del>	+
Construction and land dev		18.98						+ -					<del></del>	+
1–4 family		3.25											⊢—	+
Other		15.08											<b>├</b>	+
Multifamily		15.25			1			1						+
Nonfarm nonresidential		107.69						$\perp$					<b>↓</b>	+
Owner-occupied		42.54						+					<b></b>	+
Other		61.66											<b></b>	+
RE loans secured by farmland		3.15												$\bot$
Loans to depository institutions & other bank accept		1.65												$\perp \!\!\! \perp \!\!\! \perp$
Commercial and industrial loans		113.56												$\bot$
Loans to individuals		51.73												$\bot$
Credit card loans		13.67												$\perp$
Agricultural loans		1.37												
Other loans and leases		36.49											<u> </u>	$oldsymbol{ol}}}}}}}}}}}}}}}}}$
SUPPLEMENTAL:														
Non-Owner Occupied CRE Loans/Gross Loans	0.16	17.05 6												
Non-Owner Occupied CRE Loans/Total Risk Based Capital		102.99												
Construction & Land Development Loans/Total Risk Based Capital		18.98												
Total CRE Loans/Total Risk Based Capital		151.76												$\Box$

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number 2367556		
City/State PARAMUS, NJ	FR Dist: 3	Peer: 1

## **Liquidity and Funding**

	06/0	0/2012	06/30/2011 12/31/2011		12/31/2010			10/	$\overline{}$					
	BHC	0/2012 Peer <u>1</u> Pct		Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	31/2009 Peer	Pct
PERCENT OF TOTAL ASSETS:	טרום	1 661 <u>-   PCl</u>	טרום	r 661	FUL	טווט	F 661	⊥r ∪ι	טרום	F 661	T CL	טווט	r 661	T F Ct
	7.74	10.43 52						Т						$\overline{}$
Short-term investments	30.45	26.45 69												+
Liquid assets	29.55	21.23 75												+
Investment securities	65.17	55.03 62												+-
Net loans and leases	65.17	56.91 54												+
Net Ins, Is & stdby Itrs of credit	45.13	53.46 30												+-
Core deposits	43.49	24.71 80												+-
Noncore funding	12.24	6.09 88									_			+
Time deposits of \$100K or more	0.00	0.98 26									+ +			
Foreign deposits	16.18	3.24 95												+
Fed funds purchased and repos														+
Secured federal funds purchased	0.00	0.00 48												+
Net fed funds purchased (sold)	16.12	1.87 98												
Commercial paper	0.00	0.08 39						$\perp$			$\perp$			
	0.00	0.40			_		1	_		ı				
Other borrowings w/rem mat 1 yr or less	2.38	2.46 60												
Earning assets repriceable in 1 year	10.94	39.57 6												
Int-bearing liab repriceable in 1 year	19.46	12.93 78												
Long-term debt repriceable in 1 year	0.00	1.30 23												
Net assets repriceable in 1 year	-8.52	23.39 5						$\perp$						$\perp$
OTHER LIQUIDITY AND FUNDING RATIOS:														
Net noncore funding dependence	40.33	18.65 84												
Net ST noncore funding dependence	20.25	0.75 93												$\perp$
Short-term inv / ST noncore funding	30.14	95.92 23												$\perp$
Liq asts-ST noncore fndg / Nonliq asts	6.85	21.30 33												$\perp$
Net loans and leases / Total deposits	113.60	90.40 82												$\perp$
Net loans and leases / Core deposits	144.41	123.65 80												
Held-to-mat sec appr (depr) / T1 cap		1.31												
Avail-for-sale sec appr (depr) / T1 cap		4.23												
Struct notes appr (depr) / T1 cap		-0.01												
PERCENT OF INVESTMENT SECURITIES:														
Held-to-maturity securities	28.33	9.33 81												
Available-for-sale securities	71.67	90.67 18												
U.S. Treasury securities	0.00	4 11												
U.S. agency securities (excl MBS)	0.31	7.25 27												
Municipal securities	0.00	5.43 5												
Mortgage-backed securities	96.40	62.84 88												
Asset-backed securities	0.00	3.41 19												
Other debt securities	3.23	6.16 53												
Mutual funds and equity securities	0.06	1.08 25												
mataan ana ana aquity seesimee mining	·				•			•			•			
Debt securities 1 year or less	20.89	16.74 68												
Debt securities 1 to 5 years	40.45	24.83 70												
Debt securities over 5 years	38.61	53.55 37												
Pledged securities	70.32	39.10 87												$\top$
Structured notes, fair value	0.00	0.17 37												
Otructured notes, rail value								•		!				
PERCENT CHANGE FROM PRIOR LIKE QTR:														
		-4.23					1			1				$\top$
Short-term investments		5.21			+ +						+			+
		11.92			+ +									+
Core deposits		-6.35			+						1			+
Noncore funding		2.00					l .			I			I	

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BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number _ 2367556		
City/State PARAMUS, NJ	ED Diet: 3	Door: 1

#### **Derivatives and Off-Balance-Sheet Transactions**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
<u>(</u> \$000)					
Loan commitments	171,586				
Commit: Secured commercial RE loans	3,042				
Commit: Unsecured real estate loans	0				
Credit card lines	0				
Securities underwriting	0				
Standby letters of credit	0				
Commercial & similar letters of credit	0				
Securities lent	0				
Credit derivatives - notional amount (BHC as guarantor)	0				
Credit derivatives - notional amount (BHC as beneficiary)	0				
Credit derivative contracts w / purch cr pr - invest grade	0				
Credit derivative contracts w / purch cr pr - subinvest grade	0				
DERIVATIVE CONTRACTS:	0				
Interest rate futures & forward contr	0				
Written options contracts (int rate)	0				
Purchased options contracts (int rate)	0				
Interest rate swaps	0				
Futures and forward foreign exchange	0				
Written options contr (foreign exch)	0				
Purchased options contr (foreign exch)	<u>.</u>				
Foreign exchange rate swaps  Commodity & other futures & forw contr	0				
Commodity & other futures & forw contr	0				
Written options contr (comm & other)	0				
Purchased options contr (comm & other)	0				
Commodity & other swapsL			1	<u> </u>	

	BHC	Peer 1 Pc	BHC	Peer	Pct	BHC	Peer	Pct	ВНС	Peer	Pct	ВНС	Peer	Pct
PERCENT OF TOTAL ASSETS:				•			•							
Loan commitments	0.40	22 3												
Standby letters of credit	0.00	1.46												
Commercial & similar letters of credit	0.00	0.06 15												
Securities lent		0.48 39												
Credit derivatives - notional amount (BHC as guarantor)		1.84 33												
Credit derivatives - notional amount (BHC as beneficiary)		2.07 32												
Credit derivative contracts w / purch cr pr - invest grade		1.84												
Credit derivative contracts w / purch cr pr - subinvest grade		1.42												
Derivative contracts	0.00	92.30												
Interest rate contracts	0.00	71.55												
Interest rate futures & forward contr	0.00	11.68 13												
Written options contr (int rate)	0.00	4.41 11												
Purchased options contr (int rate)	0.00	3.17 20												
Interest rate swaps	0.00	44.99												
Foreign exchange contracts	0.00	15.36 16												
Futures & forward foreign exch contr	0.00	7.67 17												
Written options contr (foreign exch)	0.00	0.55 33												
Purchased options contr (foreign ex)	0.00	0.52 33												
Foreign exchange rate swaps	0.00	2.20 34												
Equity, commodity, & other deriv contr	0.00	3.35 24												
Commodity & other futures & forward contr	0.00	0.33 40												
Written options contr (comm & other)	0.00	1.07 31												
Purchased options contr (comm & oth)	0.00	1.11 31												
Commodity & other swaps		0.46 31												
		·												
PERCENT OF AVERAGE LOANS AND LEASES:														
Loan commitments	0.60	48.91 2												

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BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number	·	
City/State PARAMUS, NJ	ED Diet: 3	Poor: 1

#### **Derivative Instruments**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
(\$000)					
NOTATIONAL AMOUNT:			, , ,		
Derivative contracts	0				
Interest rate contracts					
Foreign exchange contracts	0				
Equity, comm, & other contracts	0				
=441,7, 551, & 51.5. 551.14515					
Derivatives position:					
Futures and forwards	0				
Written options					
Exchange-traded					
Over-the-counter					
Purchased options					
Exchange-traded					
Over-the-counter	0				
Swaps					
Held for trading	0				
Interest rate contracts					
Foreign exchange contracts					
Equity, comm, & other contracts					
Non-traded					
Interest rate contracts					
Foreign exchange contracts					
Equity, comm, & other contracts					
Deriv contr (excl fut & FX 14 days or less)					
One year or less					
Over 1 year to 5 years					
Over 5 years					
Gross negative fair value (absolute value)	0				
Gross positive fair value					
Held for trading					
Non-traded					
Curr credit exposure on RBC deriv contr					
Credit losses on derivative contracts	0				
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:					
30-89 days past due (confidential prior to March 2001)	0				
90+ days past due					

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BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer: 1

### **Derivatives Analysis**

		30/2012		30/2011		12/	/31/2011		12	/31/2010		12/31/2009		
	BHC	Peer 1_ Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PERCENT OF NOTIONAL AMOUNT:														
Interest rate contracts		85.62												
Foreign exchange contracts		7.77												
Equity, comm, & other contracts		3.70												
1. 3)														
Futures and forwards		24.45												
Written options		10.08												
Exchange-traded		0.25												
Over-the-counter		9.55												
Purchased options		4.85												
Exchange-traded		0.18												
Over-the-counter		4.34												
Swaps		52.53												
·														التبا
Held for trading		42.76												
Interest rate contracts		33.32												$\perp$
Foreign exchange contracts		3.77												
Equity, comm, & other contracts		1.05												
											.			
Non-traded		57.24												
Interest rate contracts		47.98												
Foreign exchange contracts		1.75												
Equity, comm, & other contracts		1.52												
Deriv contr (excl fut & FX 14 days or less)		81.52												
One year or less		29.96												
Over 1 year to 5 years		29.08												
Over 5 years		14.49												
Gross negative fair value (absolute value)		2.12												
Gross positive fair value		2.12			$\sqcup$									
PERCENT OF TIER 1 CAPITAL:										,				
Gross negative fair value, absolute value (X)		0.39								-	$\perp$			
Gross positive fair value (X)		0.40									$\perp$			
Held for trading (X)		0.34												
Non-traded (X)		0.04								-	$\perp$			
Current credit exposure (X)		0.10												_
Credit losses on derivative contracts		0.00								1				
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:														
30-89 days past due (confidential prior to March 2001)		0.00			$\sqcup$					1	$\perp$			$\perp$
90+ days past due		0.00												$\perp$
OTHER RATIOS:														
Current credit exposure / Risk wtd asts		1.23												

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BHC Name _ HUDSON CITY BANCORP, INC.		
RSSD Number2367556		
City/State PARAMUS, NJ	EP Diet. 3	Peer 1

### **Allowance and Net Loan and Lease Losses**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000)					
Beginning balance	273,791				
Gross credit losses	46,512				
Write-downs, transf to Ins held for sale	0				
Recoveries	10,622				
Net credit losses	35,890				
Provision for loan and lease losses	50,000				
Adjustments	0				
Ending balance	287,901				
Memo: alloc transfer risk reserve (ATRR)	0				
_					

ANALYSIS RATIOS:				Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
ANALISIS KATIOS.														
Provision for Ln&Ls losses / Avg assets	0.23	0.31												
Provision for Ln&Ls losses / Avg lns&ls	0.35	0.53												
Provision for Ln&Ls losses / Net losses	139.31	64.77	88											
Ln&Ls allowance/Total loans & leases not held-for-sale	1.02	1.71	20											
Ln&Ls allowance / Total loans & leases	1.02	1.68	20											
Ln&Ls allowance / Net Ln&Ls losses (X)	4.01	3.36	69											
ALLL/nonaccrual assets	29.37	120.08	7											
Ln&Ls allow/90+ days PD + nonaccr Ln&Ls	26.32	90.60	9											
Gross Ln&Ls losses / Avg loans & leases	0.33	0.98												
Recoveries / Avg loans and leases	0.07	0.19	33											
Net losses/Avg loans and leases	0.25	0.78	23											
Write-downs, trans Lns HFS / Avg Lns&Ls	0.00	0.01	37											
Recoveries / Prior year-end losses		9.30												
Earnings coverage of net losses (X)	8.05	9.65	72											$\top$
NET LOAN AND LEASE LOSSES BY TYPE:														
Real estate loans	0.25	0.75	30											
RE loans secured by 1–4 family	0.25	0.80	31											
Revolving	0.00	1.02	6											
Closed-end	0.26	0.69	38											
Commercial real estate loans	0.00	0.57	14											
Construction and land dev	0.00	1.66	17											
1–4 family	0.00	0.25	29											
Other	0.00	1.30	21											
Multifamily	0.00	0.29	29											
Nonfarm nonresidential	0.00	0.39	18											
Owner-occupied	0.00	0.15	22											
Other	0.00	0.23	18											
RE loans secured by farmland		0.35												
1.2 00.0 000.00 07 10								•			•			
Commercial and industrial loans	0.00	0.49	15											$\Box$
Loans to depository institutions		0.03												$\top$
Loans to individuals	0.01	1.61	1											$\Box$
Credit card loans.		2.89												$\top$
Agricultural loans		0.29												$\top$
Loans to foreign governments & inst		0.00												$\top$
Other loans and leases.	0.00	0.15	28											$\top$

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1_

### **Past Due and Nonaccrual Assets**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
30+ DAYS PD & NONACCRUAL ASSETS: (\$000)					
30–89 days past due loans & leases	599,934				
90 days and over past due loans & leases	113,521				
Nonaccrual loans and leases	300,310				
Total PD & nonaccrual loans & leases	1,693,773				
Restructured 30–89 days past due	12,884				
Restructured 90+ days past due	0				
Restructured nonaccrual	12,524				
Total restr loans & leases, incl above					
30–89 days past due loans held for sale	0				
90+ days past due loans held for sale	0				
Nonaccrual loans held for sale	0				
Total PD & nonacc Lns neid for sale					
Restr loans and leases in compliance	57,622				
Other real estate owned	40,568				
OTHER ASSETS:					
30–89 days past due 90+ days past due					
90+ days past due					
Nonaccrual					
Total other assets PD & nonaccrual	0				

	BHC	Peer _1_	Pct	ВНС	Peer	Pct	внс	Peer	Pct	ВНС	Peer	Pct	BHC	Peer	Pct
PERCENT OF LOANS AND LEASES:															
30-89 days PD loans & leases	2.12	0.78	93												
90+ days PD loans & leases	0.40	0.53	61												
Nonaccrual loans & leases	3.47	1.72	89												
90+ days PD and nonaccrual Lns&Ls	3.87	2.57	80												
,.															
30-89 days PD restructured	0.05	0.06	60												
30-89 days PD restructured	0.00	0.02													
Nonaccrual restructured	0.04	0.45	12												
30-89 days PD loans held for sale	0.00	0.00													
90+ days PD loans held for sale	0.00	0.00													
Nonaccrual loans held for sale	0.00	0.01	32												
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRUAL:															
30-89 days past due assets	2.12	0.78													
90+ days past due assets	0.40	0.53													
Nonaccrual assets	3.47	1.77													
30+ days PD & nonaccrual assets	5.99	3.45	84												
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets	2.55	1.48													
90+ PD & nonaccrual assets + OREO	2.64	1.75	78												
RESTRUCTURED & NONACCRUAL LNS&LS															
+ OREO AS PERCENT OF:															_
Total assets	2.54	1.96													
Allowance for loan & lease losses	379.09	223.77													$\perp$
Equity cap + ALLL	22.04	16.65	67												$\perp$
Tier 1 cap + ALLL		19.17													$\perp$
Loans & leases + OREO	3.85	3.32	66												$\perp$

Note: 30–89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS NI	ED Diet: 3	Door: 1

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#### Past Due and Nonaccrual Loans and Leases

		06/3	0/2012		06/	30/2011		12/	31/2011		12	/31/2010		12/	31/2009	
		BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
30+ DAYS PAST DUE AND N	NONACCRUAL LNS&LS AS A															
PERCENT OF LOAN TYI	PE:	0.40					_			_						_
Real estate - 30–89 da	ays PD	2.12	0.91													$\perp$
<ul><li>90+ days</li></ul>	past due	0.40	0.75							_						
<ul> <li>Nonaccru</li> </ul>	ual	3.47	2.64	72												$\perp$
	ļ									_		1				
Coml & indl — 30–89 da	ays PD	0.00	0.31							_			_			$\perp$
<ul> <li>90+ days</li> </ul>	past due	0.00	0.09													
<ul> <li>Nonaccru</li> </ul>	ual	8.43	1.02	97												
Individuals - 30–89 da	ays PD	0.02	1.16													$\perp$
<ul><li>90+ days</li></ul>	past due	0.27	0.33													
<ul> <li>Nonaccru</li> </ul>	ual	0.23	0.34	56												
Dep inst Ins - 30–89 da	ays PD		0.00													
<ul><li>90+ days</li></ul>	past due		0.00	-												
<ul> <li>Nonaccru</li> </ul>	ual		0.00													
									Г			T	_			
Agricultural - 30-89 da	ays PD		0.20													$\perp$
<ul><li>90+ days</li></ul>	past due		0.01													$\perp$
<ul> <li>Nonaccru</li> </ul>	ual		1.40													
Foreign govts - 30-89 da	ays PD		0.00													$\perp$
<ul><li>90+ days</li></ul>	past due		0.00													
<ul> <li>Nonaccru</li> </ul>	ial		0.15													
										_						
Other Ins & Is - 30-89 da	ays PD	0.00	0.16				$\perp$									$\perp$
<ul><li>90+ days</li></ul>	past due	0.00	0.02													$\perp$
<ul> <li>Nonaccru</li> </ul>	.al	0.00	0.27	16												$\perp$

#### Past Due and Nonaccrual Loans and Leases—Continued

		06/3	30/2012	06/	/30/2011		12/3	31/2011		12/	31/2010		12/	31/2009	$\neg$
		BHC	Peer 1_ Pct	BHC	Peer	Pct	BHC		Pct	BHC		Pct	BHC	Peer	Pct
MEMORANDA:					•										
1–4 family	- 30-89 days PD	2.12	1.14 84												
	- 90+ days past due	0.40	1.07 63												
	- Nonaccrual	3.45	2.23 80												
Revolving	- 30-89 days PD	0.00	0.65 5												
J	- 90+ days past due	0.00	0.11 22												
	- Nonaccrual	0.00	1.18 5												
Closed-end	- 30-89 days PD	2.12	1.30 77												
	- 90+ days past due	0.40	1.38 62												
	- Nonaccrual	3.47	2.62 70												
Jr lien	- 30-89 days PD	0.01	0.09 32												
	- 90+ days PD	0.00	0.02 53												
	- Nonaccrual	0.02	0.15 30												
Commercial RF	- 30-89 days PD	7.76	0.47 97												T
00111110101011111	- 90+ days past due	0.00	0.36 18												
	- Nonaccrual	14.72	3.13 98												
	11010001001														
Const & dev	- 30-89 days PD	1.92	0.83 83												$\top$
Conor a dov	- 90+ days past due	0.00	1.28 22												$\Box$
	- Nonaccrual	98.08	7.18 98												$\top$
1-4 family	- 30–89 days PD	0.00	0.13 21												$\top$
1 + Idillily	- 90+ days PD	0.00	0.14 32												
	- Nonaccrual	0.00	1.15 14												$\top$
Other	- 30–89 days PD	1.92	0.63 88												$\top$
Other	- 90+ days PD	0.00	1.04 23												$\top$
	- Nonaccrual	98.08	5.72 98												$\top$
	140110001001		0		•		<u>'</u>				<b>'</b>				
Multifamily	- 30-89 days PD	43.73	0.35 98												$\top$
Waltharing	- 90+ days past due	0.00	0.22 30												$\top$
	- Nonaccrual	28.68	1.79 98												$\top$
	- Nonacciual	20.00							•		-				
Nonfarm nres	- 30-89 days PD	0.00	0.39 8												$\top$
140mammmc3	- 90+ days past due	0.00	0.23 18												$\top$
	- Nonaccrual	0.00	2.29 5												$\top$
Owner Occ	- 30–89 days PD	0.00	0.16 13												$\top$
Owner Occ	- 90+ days PD	0.00	0.06 23												$\top$
	- Nonaccrual	0.00	0.80 11												$\top$
Other	- 30-89 days PD	0.00	0.22 10												+
Other	- 90+ days PD	0.00	0.16 21												+
		0.00	1.32 5												+
	- Nonaccrual	0.001	1.02		1						l				$\perp$
Farmland	20, 90 days PD		0.49				1								
ı allıllallu	- 30-89 days PD		0.47			+			$\vdash$			+			+
	- 90+ days past due		2.80		<b>—</b>	+			$\vdash$			1 1			+
	- Nonaccrual		2.00						-			-			
Oug dit aged	20, 00 days DD		1.09		1						1				$\overline{}$
Credit card	- 30-89 days PD		0.67		<del> </del>	+			$\vdash$			+			+
	- 90+ days past due		0.67		<del> </del>	+						+			+
	- Nonaccrual		0.21		1		l				I .			l	

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer: _1

	06	/30/2012	06	/30/2011		12/3	31/2011	1:	2/31/2010	12	/31/2009
TER 1 CAPITAL: (\$000)		4.000.440									
Total equity capital		4,663,442								1	
Net unrealized gains (losses) on AFS secs		C									
Less: Net unrealized loss on AFS eq secs											
Accum net gains (losses) on cash flow hedges		C									
Less: Nonqualifying perpetual pref stock		C									
Qualifying other capital elements		C									
Less: Disallowed goodwill and oth intang		C									
Less: Cumulative change in fair values of liabilities		C									
Less: Disallowed servicing assts and PCCR		C								-	
Less: Disallowed deferred tax assets		C									
Other additns to (deduct from) tier 1 capital											
ier 1 capital											
TIER 2 CAPITAL:											
Qualifying sub debt & redeemable pref stock		C									
Cumulative PPS includible in tier 2		Č								1	
ALLL includible in tier 2		-						1			
Unrizd gains on AFS eq sec incl in tier 2								1			
Other tier 2 comitel company to	•	Č									
Other tier 2 capital components	•-										
Illowable tier 2 capital (limited to amount of tier 1 capital)											
IER 3 CAPITAL:		C									
Total RB capital before deductions		C									
Less: Deductions for RBC		C									
OTAL RISK-BASED CAPITAL		C									
RISK-WEIGHTED ASSETS:											
otal on-B/S RWA		C									
otal off-B/S items & deriv cr eq RWA		C									
lisk-weighted assets		C	1								
Market risk equivalent assets		C									
Risk-weighted assets before deductions		C									
ess: Excess allow for loan & lease loss		C									
ess: Alloc transfer risk reserve		C	1								
otal risk-weighted assets		C									
verage total assets for leverage ratio		C	1								
rorago total accord for lovolago ratio											
MEMORANDA:											
Nortgage servicing assets		C	1								
Purchased credit card relationships & NMSA		C									
Il other identifiable intangible assets		2,361									
Cap purch prog–SR perp pref stk		C									
Cap purch prog—warrants		C									
rap paron prog warranto											
	BHC	Peer 1 Pc	BHC	Peer   F	Pct E	BHC	Peer P	ct BHC	Peer Pc	t BHC	Peer
APITAL RATIOS:		0.47									
ier 1 leverage ratio		9.47									
ier 1 RBC ratio		13.46								1	
otal risk-based capital ratio		15.59	1							1	
angible tier 1 leverage ratio		9.20									
angible common eq cap / Tan assets		8.08									
ier 1 Common Eq Cap / T RWA		11.78									
OTHER RATIOS: Iftg srvg assets / Prin bal 1–4 fam others		0.70									
	1	0.70	1	1 1	1	I .	1	1	1	1	1

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1_

### **Insurance and Broker-Dealer Activities**

	06/30/2012	06/30/2011	12/31/2011 12/31/2010		12/31/2009	Percent Change	
						1-qtr	1-yr
INSURANCE ACTIVITIES: (\$000)							
Total insurance underwriting assets	0						
Total property casualty companies	0						
Reinsurance recoverables (P/C)	0						
Total life health companies							
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0						
Total insurance underwriting equity	0						
Total property casualty companies							
Total life health companies							
Total insurance underwriting net income							
Total property casualty companies							
Total life health companies							
Claims & claims adj expense reserves (P/C)	0						
Unearned premiums (P/C)							
Policyholder ben & contracthold funds (L/H)	0						
Unearned premiums (P/C)							
Insurance activities revenue							
Insurance comm & fees (excl premiums)							
Ins & reins underwriting inc (incl prem)							
Premiums							
Credit related insur underwriting							
Other insurance underwriting							
Insurance benefits, losses, expenses							
Net assets of insurance underwriting subs							
Life insurance assets	14,052					0.83	

	06/3	30/2012		06.	/30/2011		12/	/31/2011		12/	31/2010		12/	/31/2009	
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
ANALYSIS RATIOS:															
Ins underwriting assets / Consol assets	0.00	0.18	29												
Ins under assets (P/C) / Tot ins und asts		46.55													
Ins under assets (L/H) / Tot ins und asts		53.45													
Sep acct assets (L/H) / Total life asts		6.46				$\sqcup$									
														1	
Ins activities revenue / Adj oper inc	0.00	1.27	8						$\perp$						
Premium inc / Ins activities revenue		12.26							$\perp$			+			
Credit rel prem inc / Tot prem inc		55.06				$\vdash$			$\perp$			+-+			
Other prem inc / Total prem inc		44.94							$\perp$			$\perp$			
	1	1			•	,		1				,			
Ins under net income / Consol net income	0.00	0.33	41						$\perp$			$\perp$			
Ins net inc (P/C) / Equity (P/C)		5.55							$\perp$			$\perp$			
Ins net inc (L/H) / Equity (L/H)		6.57													
Insur ben, losses, exp / Insur premiums		130.71				$\sqcup$									
		1													4
Reinsurance recov (P/C) / Tot assets (P/C)		1.77													
Reinsurance recov (L/H) / Tot assets (L/H)		0.75													
Net assets ins under subs / Cons assets	0.00		41			$\vdash$									
Life insurance assets / Tier 1 cap + ALLL		9.24				$\perp$					L	4		L	
BROKER-DEALER ACTIVITIES															
Net assets of broker-dealer subs (\$000)	0.00	4.04	0		T			T				_			$\overline{}$
Net assets broker-dealer subs / Cons asts	0.00	1.24	32												$\perp$

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BHC Name _ HUDSON CITY BANCORP, INC.			
RSSD Number _ 2367556			
City/State PARAMUS. NJ	ED Diet: 3	Door: 1	

**Foreign Activities** 

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
FOREIGN ACTIVITIES: (\$000)					
Total foreign loans and leases	0				
Real estate loans	0				
Loans to dep inst & other banks accept.  Loans to foreign govts and inst.  Loans to individuals.  Agricultural loans.  Other foreign loans.  Lease financing receivables	0				
Loans to foreign govts and inst	0				
Loans to individuals	0				
Agricultural loans	0				
Other foreign loans	0				
Lease financing receivables	0				
Debt securities	0				
Interest-bearing bank balances	0				
Total selected foreign assets	0				
Total foreign deposits	0				
Interest-bearing deposits	0				
Total foreign deposits	0				

	BHC	Peer 1	Pct	BHC	Peer	Pct									
ANALYSIS RATIOS:															
Yield: Foreign loans		2.51													
Cost: Interest-bearing deposits		0.49													
• .															
NET LOSSES AS % OF FOREIGN LNS BY TYPE:															
Real estate loans		5.45													
Commercial and industrial loans		1.26													
Foreign governments and inst		0.00													
GROWTH RATES:															
Net loans and leases		22.15													
Total selected assets		43.06													
Deposits		-10.32													

BHC Name _HUDSON CITY BANCORP, INC.		
RSSD Number _2367556		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1

## Servicing, Securitization and Asset Sale Activities—Part 1

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011	Percent	Change
						1-qtr	1-yr
ACTIVITY: (\$000)							
Securitization activities	0	0					
1–4 family residential loans		0					
Home equity lines		0					
Credit card receivables	0	0					
Auto loans	_	0					
Commecial and industrial loans		0					
All other loans and leases	0	0					
Retained interest-only strips		0					
1–4 family residential loans		0					
Home equity lines		0					
Credit card receivables	0	0					
Auto loans		0					
Commercial and industrial loans	0	0					
All other loans and leases		0					
Retained credit enhancements		0					
1–4 family residential loans		0					
Home equity lines		0					
Credit card receivables		0					
Auto loans		0					
Commercial and industrial loans		0					
All other loans and leases		0					
Total retained credit exposure		0					
·							
Unused commit to provide liq (servicer adv)		0					
Seller's interest in securities & loans		0					
Home equity lines		0					
Credit card receivables		0					
Commercial and industrial loans		0					
Asset-backed commercial paper conduits	0	0					
Cr exp from conduits by bank or oth inst		0					
Liq commit from conduits by bank or oth		0					
	00/00/0040	22/21/2212	10/01/001/	20/20/20/4	20/00/0044		
	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011		

L	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
ACTIVITY % OF TOTAL ASSETS:					
Securitization activities	0.00	0.00			
1–4 family residential loans	0.00	0.00			
Home equity lines	0.00	0.00			
Credit card receivables	0.00	0.00			
Auto loans	0.00	0.00			
Commercial and Industrial loans	0.00	0.00			
All other loans and leases	0.00	0.00			
sset-backed commercial paper conduits	0.00	0.00			
Cr exp, conduits by bank or oth inst	0.00	0.00			
Liq commit, conduits by bank or oth	0.00	0.00			
PERCENT OF TOTAL MANAGED ASSETS (ON-					
BALANCE-SHEET LOANS + SECURITIZED LOANS): 1–4 family residential loans					
Home equity lines Credit card receivables					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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BHC Name HUDSON CITY BANCORP, INC.  RSSD Number 2367556		
RSSD Number _ 2367556		
City/State PARAMUS N.I	ED Diet: 3	Door: 1

## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
CT TOT SECURITIZATION ACTIVITIES		·		· · · · · · · · · · · · · · · · · · ·	
BY TYPE:					
etained interest-only strips					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
etained credit enhancements					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
nused commit to prov liq (servicer adv)					
eller's interest in securities & loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
ERCENT OF TIER 1 CAPITAL:					
tal retained credit exposure					
Retained interest-only strips					
Retained credit enhancements					
Tot ret cr exp & asset sale credit exp					
•					
)	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
5000)					

Γ	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011	Percent Change
(\$000)						1-qtr   1-yr
30-89 DAYS PD SECURITIZED ASSETS:						
1–4 family residential loans	0	0				
Home equity lines	0	0				
Credit card receivables	0	0				
Auto loans	0	0				
Home equity lines  Credit card receivables  Auto loans  Commercial and industrial loans	0	0				
All other loans and leases	0	0				
Total 30–89 days PD securitized assets	0	0				
90 DAYS+ PD SECURITIZED						
ASSETS: (\$000)						
1-4 family residential loans	0	0				
Home equity lines	0	0				
Credit card receivables	0	0				
Auto loans	0	0				
Commercial and industrial loans	0	0				
All other loans and leases	0	0				
Total 90 days+ PD securitized assets	0	0				
Total past due securitized assets	0	0				
NET LOSSES ON SECURITIZED						
ASSETS: (\$000)						
1–4 family residential loans	0	0				
Home equity lines	0	0				
Credit card receivables	0	0				
Home equity lines	0	0				
Commercial and industrial loans	0	0				
All other loans and leases	0	0				
Total net losses on securitized assets	0	0				

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BHC Name HUDSON CITY BANCORP, INC.				
RSSD Number _ 2367556				
City/State PARAMUS N.I	ED Diet:	3	Poor:	1

## Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
	00/30/2012	03/31/2012	12/31/2011	09/30/2011	00/30/2011
30–89 DAYS PD SEC ASSETS % OF TYPE:	1	' '			
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days PD securitized assets					
90+ DAYS PD SEC ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days PD securitized assets					
TOTAL PD SEC ASSETS % OF SEC ASSETS					
NET LOSS ON SEC ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on sec assets					
30–89 DAYS PD MANAGED ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans PD 30–89 days					
90+ DAYS PD MANAGED ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines		+			
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans PD 90+ days					
Total managed loane ( B oo ( adyonii minimini minimini minimini managed loane ( B oo ( adyonii minimini minimini minimini minimini minimini					
TOTAL PAST DUE MANAGED ASSETS					
NET LOSSES ON MANAGED ASSETS					
% OF TYPE:					
1–4 family residential loans		1			
Home equity lines		+			
Credit card receivables		1			
Commercial and industrial loans		<u> </u>			
All other loans and leases					
NET LOSSES ON MANAGED ASSETS					
1121 200020 014 W/ WW TOLD AOOL TO		1	1	1	1

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BHC Name HUDSON CITY BANCORP, INC.				
RSSD Number _ 2367556				
City/Otata PARAMUS NU	ED Diet	3	D	1

## **Parent Company Income Statement**

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent	t Change
	00/30/2012	00/30/2011	12/31/2011	12/31/2010	12/31/2009	1-yr	5-yr
OPERATING INCOME: (\$000)						1-91	J-yı
OPERATING INCOME: (\$000)	85,879						
Income from bank subsidiaries							
Dividends							
Interest						-	
Management and service fees							
Other income							
	0						
Income from nonbank subsidiaries			+				
Dividends							
Interest							
Management and service fees							
Other income							
Income from subsidiary BHCs	0						
Dividends							
				1			
Interest							
Management and service fees							
Other income							
Total in come force and cidinates	85,879						
Total income from subsidiaries							
0 111 1 11 1	0						
Securities gains (losses)							
Other operating income							
<del>-</del>	85,879						
Total operating income	85,879						
OPERATING EXPENSES: (\$000)							
Personnel expenses							
Interest expense							
Other expenses	840						
Provision for loan and lease losses							
	0.40						
Total operating expenses	840						
Income (loss) before taxes	85,039						
Applicable income taxes (credit)	2,012						
Extraordinary items							<u> </u>
Income before undist inc of subs	83,027						
Equity in undistributed inc of subs	62,235						
Bank subsidiaries	62,235						
Nonbank subsidiaries	0						
Subsidiary BHCs							
•							
Net income (loss)	145,262						
• •							
MEMORANDA:							
Bank net income							
Nonbank net income							
Subsidiary BHCs' net income	0						

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1_

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## **Parent Company Balance Sheet**

	06/30/2012	% of	06/30/2011	% of	12/31/2011	% of	12/31/2010	12/31/2009	Percent	Change
		Total		Total	1 1	Total		I		
ASSETS: (\$000)			<u>'</u>		, , , , , , , , , , , , , , , , , , ,	10,0	,	<u>'</u>		
Investment in bank subs	4.527.882	97.01								
Common and preferred stock	4.301.289									
Exc cost over fair value	0	0.00								
Loans, adv, notes, & bonds	226,593	4.85								
Other receivables.	0									
Investment in nonbank subs	0									
Common and preferred stock	0									
Exc cost over fair value	0					† †				
Loans, adv, notes, & bonds	0					1 1				
Other receivables	0	0.00				1				
Investment in sub BHCs	0									
	0					+ +				
Common and preferred stock	0					+ +				
Exc cost over fair value	0	0.00				+ +				
Loans, adv, notes, & bonds	0					<del>                                     </del>				
Other receivables	0	0.00								
ASSETS EXCLUDING INV IN SUBS:		0.00								1
Net loans and leases	0			+ +		+				
Securities	0	0.00				+				
Sec purchased (rev repos)	0	0.00								
Cash & due fr affil dep inst	139,492	2.99		1		+				
Cash & due fr unrel dep inst	0									
Premises, furn, fix & equip	0									
Intangible assets	0									
Other assets	0					$\perp$				
Bal due fr subs & rel inst	0	0.00								
Total assets	4,667,374	100.00		100.00		100.00				
LIABILITIES AND CAPITAL:										
Deposits	0									
Securities sold (repos)	0									
Commercial paper	0	0.00								
Other borrowings 1 yr or less	0									
Borrowings with mat over 1 yr	0	0.00								
Subordinated notes and deb	0	0.00								
Other liabilities	3,932	0.08								
Bal due to sub & rel inst	0	0.00								
Total liabilities	3,932	0.08								
Equity Capital	4,663,442	99.92								
Perpetual pfd stk (inc surplus)	0	0.00								
Common stock	7,415	0.16								
Common surplus	4,725,363	101.24								
Retained earnings	1,774,138									
Accum oth comprehensive inc	66,272	1.42								
Oth equity capital components	-1,909,746									
Total liab and equity capital	4,667,374	100.00		100.00		100.00				
	.,55.,51									
MEMORANDA:										
Loans and adv fr bank subs	0	0.00								1
Loans and adv fr bank subs	0									
NP to subs iss tr prf sec.	0									
Loans and adv from sub BHCs	0								1	
Subord & LT debt 1 yr or less	0	0.00		+ +		+ +				
Guar Ins to bks, nonbks, BHCs	0									
Juai III3 (U DN3, 11011DN3, DI 103	U	0.00		1 1					1	I.

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1_

## Parent Company Analysis—Part 1

	06/30/2012 06/30/2011 12/31/2011 12/31/2010				31/2010	12/31/2009								
	BHC	Peer <u>1</u>	Pct	BHC	Peer	Pct	BHC	Pct	BHC		Pct	BHC	Peer	Pct
PROFITABILITY:	Bilo		1 01	Dilo		1 01	Dilo	 1.01	Dilo		1 01	Dilo		1.00
Net income / Avg equity capital	6.26	7.54	36			T								$\overline{}$
Bank net inc / Avg eq inv in banks	6.65	7.45	_											+
	0.00	5.66												+-
Nonbk net inc / Avg eq inv in nonbanks		8.44												+
Sub BHCs net inc / Avg eq inv in sub BHCs	97.92	71.56												+
	0.00	10.55												+-
Nonbank net income / Parent net income	0.00	91.99												+
Sub Brics het inc/ Parent het income		31.33												
LEVERAGE:														
	0.08	32.15	6			$\overline{}$				I				$\neg \neg$
Total liabilities / Equity capital	0.00	18.91				+ +								_
Total debt / Equity capital	0.00	24.38												_
	0.00	21.51												-
Tot debt + Lns guaranteed for affl / Equity capital	0.00	19.07	_											+-
Total debt / Eq cap – exc over fair value	0.00	13.85												+
Long-term debt / Equity capital	0.00	2.82												+-
Short-term debt / Equity capital	0.00	0.37				1								+-
Current portion of LT debt / Equity capital	0.00	0.37				+ +								+-
Exc cost over fair value / Equity capital	0.00		19											+-
Long-term debt / Consolidated LT debt	0.00	24	19			-		-						$\perp$
DOUBLE LEVEDAGE														
DOUBLE LEVERAGE:	92.23	100.00	111			1				Ι				_
Equity investment in subs / Equity capital		106.38				+ +								+-
Total investment in subs / Equity capital	97.09	115				+								+
Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1		101.26												
Total inv in subs / Eq cap, Qual TPS + Oth PS in T1		112.85						$\perp$						
DOUBLE LEVERAGE PAYBACK:	4.05	0.00												
Equity inv in subs – eq cap / Net inc (X)	-1.25	0.89	-											
Equity inv in subs – eq cap / Net inc-div (X)		2.99				$\perp$		$\perp$						$\perp$
COVERAGE ANALYSIS:	404.50	400.07	40							Γ				
Op inc-tax + noncash / Oper exp + div	104.56	136.27	_											+-
Cash fl fr op + noncash + op ex / Op ex + div	104.66	166.80				+		-						+-
Adj cash fl / Op exp + repaid LT debt + div	102.08	134.17				+								+-
Pretax oper inc + int exp / Int expense		1,016.55												+
Pretax opinc + int exp + tr pref / Int exp + tr	400.00	551.35				+								
Div + int from subs / Int exp + div	108.20	180.74						-						
Fees + other inc from subs / Sal + oth exp	0.00	10.52						1						
Net inc / Curr part of LT debt + pfd div (X)		84.46												
OTHER RATIOS:	2.22							_		ı —				
Net assets repr in 1 yr / Total assets	0.06	3.65	31											
PAST DUE AND NONACCRUAL AS % OF LNS&LS:										Г				
90+ days past due		0.09	_			$\perp$								$\perp$
Nonaccrual		7.16	_											
Total		7.36				$\perp$								$\bot$
GUARANTEED LOANS AS % OF EQUITY CAPITAL:			.											4
To bank subsidiaries	0.00	0.00												
To nonbank subsidiaries	0.00	0.91				$\perp$								$\perp$
To subsidiary BHCs	0.00	0.00				$\perp$						]		$\perp \!\!\! \perp \!\!\! \perp$
Total	0.00	0.96	40											
AS A PCT OF CONSOLIDATED BHC ASSETS:														
Nonbank assets of nonbank subsidiaries	0.00	10.04												
Combined thrift assets	0.00	0.00	47											
Combined foreign nonbank sub assets	0.00	1.30	33			$\Box$								
										-				

BHC Name HUDSON CITY BANCORP, INC.		
RSSD Number <u>2367556</u>		
City/State PARAMUS, NJ	FR Dist: 3	Peer:1_

## Parent Company Analysis—Part 2

		0/2012	06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1 Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PAYOUT RATIOS - PARENT:														
Div paid / Inc before undist inc	95.59	66.67 70												
Dividends paid / Net income	54.64	23.38 86												
Net income – dividends / Avg equity	2.84	5.49 25												
The moone articology try oquity	· ·	•				<u> </u>		•			•			
PERCENT OF DIVIDENDS PAID:														
Dividends from bank subs	100.80	153.49 56												
Dividends from nonbank subs	0.00	35.14 21												
Dividends from subsidiary BHCs	0.00	25.27 39												
Dividends from all subsidiaries	100.80	290.72 36												
Dividends from all subsidiaries	100.001	200.72  00								l				
PAYOUT RATIOS - SUBSIDIARIES: PERCENT OF BANK NET INCOME:														
Dividends from bank subs	56.24	38.40 64												
Interest income from bank subs	4.13	0.68 89												
Mgt & service fees from bank subs	0.00	2.46 35												
Other income from bank subs	0.00	0.00 50												
Operating income from bank subs	60.38	45.80 61												$\sqcap$
operating internet from bank edge	·	,								<u>'</u>			'	
PERCENT OF NONBANK NET INCOME:														
Dividends from nonbank subs		36.79									T			$\Box$
Interest income from nonbank subs		11.10												
Mgt & serv fees from nonbank subs		3.49												
		1.01									1 1			
Other income from nonbank subs		68.03									+ +			+
Operating inc from nonbank subs PERCENT OF SUB BHCs' NET INCOME:		00.00												
		29.74												$\overline{}$
Dividends from subsidiary BHCs		0.49												+
Interest inc from subsidiary BHCs		1.01									+ +			+
Mgt & serv fees from sub BHCs											+ +			+
Other income from subsidiary BHCs		0.00									-			+-
Operating income from sub BHCs		32.37												
DEPENDENCE ON SUBSIDIARIES: PERCENT OF TOTAL OPERATING INCOME:	20.45	20.44												
Dividends from bank subsidiaries	93.15	39.44 76												+
Interest income from bank subs	6.85	2.02 84												+
Mgt & serv fees from bank subs	0.00	1.76 37												-
Other income from bank subs	0.00	0.00 50												$\perp$
Operating income from bank subs	100	51.33 92						$\sqcup$			$\perp$			$\perp$
		202								ı				
Dividends from nonbank subs	0.00	6.39 24												
Interest income from nonbank subs	0.00	3.72 25												
Mgt & serv fees from nonbank subs	0.00	0.30 37												
Other income from nonbank subs	0.00	0.12 43												
Operating inc from nonbank subs	0.00	15.79 12												$\perp$
Dividends from subsidiary BHCs	0.00	8.66 41						$oxed{oxed}$						$\perp$
Interest income from subsidiary BHCs	0.00	0.18 42												
Mgt & serv fees from sub BHCs	0.00	0.00 46												
Other income from subsidiary BHCs	0.00	0.00 50												
Operating income from sub BHCs	0.00	10.69 35												
1 3		·												
Loans and adv from subs / St debt		1,125.13												
Loans and adv from subs / Total debt		34.83												
	· · · · · · · · · · · · · · · · · · ·									•			•	